

Spotlight

American Income Life & National Income Life

Volume 37 • Number 5



What Your Clients Need to Know About **FINAL EXPENSE COVERAGE**

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith

President & CEO
American Income Life

Life Insurance – Needed Protection

Life insurance is something everyone needs, but not very many people enjoy discussing. As professionals in this industry, we discuss the inevitable need for this coverage everyday. We are placed in situations where the topic of funeral costs, life expectancy, and the financial issues surrounding a person's most precious commodity – their life – occurs at every point of sale.

Life is precious and many of us only take time to reflect on that when the rush of life calms for longer than a moment. I, myself, have recently taken the time to ponder the frailty of life when I came across a book at the bookstore.

The book is *Ice Bound: A Doctor's Incredible Battle for Survival at the South Pole*.

This book outlines the courageous fight one doctor wages against breast cancer. However, this is no ordinary doctor and her circumstances find her far from suburbia America. Dr. Jerri Nielsen was serving a one-year term as the only doctor to the Americans "wintering over" at the Amundsen-Scott South Pole Station in Antarctica.

What makes this story so empowering is that during the treacherous winter-months in Antarctic, there are no flights in or out, and this doctor's sole survival rested in her own hands.

Beating the odds – which were obviously stacked against her – she was able to perform a biopsy on herself, diagnose her cancer, and self-administer an emergency-dropped supply of chemotherapy to ensure her survival until Spring when she could be carelifted back to civilization and then home. What makes this story even more intriguing is that it took one strong-willed woman and the many strong-supporting friends, family, and "polies" to see this doctor to recovery.

Given, many of us will never have to face a life or death situation in quite the same way as Dr. Jerri Nielsen, but still our time will come and those left behind will not only be faced with our passing, but with the financial burdens that stage of life may bring.

At American Income and National Income, it has been, and always will be, our position that what we do is solely for the customers we serve. I've said it a thousand times and I will probably say it a thousand more, if it doesn't benefit our customers, our Agents, and the Company, it is not worth doing. Our focus this year is retention. In choosing this focus, I did not say this is what we need as a Company to continue to grow. My decision was based on the fact that keeping business on the books benefits the Agents in renewals, the policyholders in getting the coverage they need, and for the Company in maintaining the longevity of both. A happy Agent and a happy customer makes for a happy Company.

However, as simplistic as this sounds, it is really more complex. We pride ourselves on giving our customer's, and our Agents, the very best. This way, everyone walks away with the assurance that American Income and National Income will stand behind the protection they sell.

Again, life insurance is just that – needed protection. It is not always talked about, but it is coverage we all will need at some point in our lives.

Remember, life insurance allows individuals to focus on life without the worries of what lies after. To find out more about the importance of this coverage, turn to Page 12 and 13.

Come together!

Dates to Remember

Monday, May 31, 2004

The Home Office will be closed for the Memorial Day holiday.

Monday, June 28, 2004

All business and PR credits must be in the Home Office to count for June production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$717,630.14 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention: 67.0%

Net to Gross: 78%

Congratulations are in Order!

Alex Bluhm, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in-force premium.

Tamara Ford, a GA with the Marc Morton Agency, achieved \$100,000 of 13-month in-force premium.

Michael Lau, an SA with the Rick Altig Agency, achieved \$100,000 of 13-month in-force premium.

Russell Lewis, a GA with the Durhon Oldham Agency, achieved \$100,000 of 13-month in-force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held in June 2005.*

Working POS Leads

When working POS leads, here are a few reminders which should eliminate delays, and help the Home Office properly service our policyholders:

1. Many of you write business on existing policyholders and simultaneously complete a policy service request form (L-7) for the existing business. *When doing this, please be sure to write the existing policy numbers and the insured's name on the form.* When these items are then received in the Home Office, they are often separated depending on the request. Therefore, if the policy number and the insured's name are not written on the L-7, there will be a delay in handling the request.
2. *When writing an application for partial conversion of a term policy or term rider, please indicate the amount to be converted.* If the full amount is not being converted, please indicate whether the remaining term coverage should remain in force. This will allow for quicker processing of the conversion request and eliminate unnecessary delays.
3. Anytime additional coverage is written and the policyholder's previous coverage is being paid by list bill or government allotment, you must get a new deduction form completed and turned into the group or pay center. *Please do not send the original to the Home Office.* The new deduction amount must be for the total amount of the premium, not just the increase. Insufficient deduction amounts will cause all policies to fall behind and could lead to a lapse in coverage.

Large Amount Applications on Children

We are continuing to see apps on children for amounts above the typical HeadStart face amounts (\$25,000 or \$2/week Preferred Life with GIO). There are specific criteria, based on guidelines provided in the Home Office Underwriting Manual, that must be met to cover children for larger face amounts. The best way to obtain this information is for the Producer to send a completed Part B of the Child Coverage Questionnaire (AG-2198 or AG-2370) with the application. In many cases, the sale should have been made on the parents and not just the children.

Critical Illness

Our Critical Illness policy is designed for quick approval. We will use only the application and questionnaires for underwriting and will not request additional information to make a decision.

If all the health questions are answered "no," the application will be approved. If certain questions are answered "yes," it will be necessary to decline the application. Other questions may be answered "yes," but with a satisfactory explanation we may be able to approve the application.

Here is how it works. If questions 18-23, or 25 are answered "yes," the applications will be declined. If questions 17, 24, 26, or 27 are answered "yes," we require an explanation accompany the application. The explanation or questionnaire must explain which part of the question is being answered "yes." If the questionnaire or explanation (if applicable) does not accompany the app, we will not request the needed information and the new business will be declined.

Use of Questionnaires

Questionnaires completed by the Producer at the time of application provide important additional information and are a great tool for improving the time it takes to issue a policy. Having this information at the beginning of the underwriting process speeds up the approval of the case and often enables the Home Office to issue a policy when we cannot obtain an APS. Sometime we see questionnaires that are not complete which can cause extra work and delays in processing the case. To ensure you do not run into any delays, regard the questionnaire portion of the app as part of the app. Answer all questions and be sure to obtain the applicant's signature.

More on Underwriting

It is essential on every application for the Producer to provide the necessary details about the applicant's medical history. For major impairments, such as a heart attack or diabetes, the relevant questionnaire should be completed as well as information provided on the application. Many medical histories do not require a questionnaire and, in those instances, it is particularly important the Producer furnish critical details.

For example, if an applicant indicated they were hospitalized, the Producer should circle the relevant questions on the app, complete the explanation section indicating the duration of the illness, how long the applicant spent in the hospital, and if there has been a full recovery.

Without these vital pieces of information, we may need to contact the applicant and/or request medical records, both of which delays application approval.

Phone Calls to New Business

Approximately nine out of 10 phone calls received by Policy Issue and Underwriting are from Producers with the majority asking such questions as:

- What is the status of my case?
- When will or why did this policy NTO or INC?
- What do I need to do to get this policy approved or delivered?

Although we have 11 dedicated phone representatives ready to assist with any New Business question, this information is readily available and viewable on CAS.

However, when the answer to your question is not available in CAS, e-mail is the most efficient method of contacting the Home Office. With e-mail, you have 24-hour access and are assured your question has been sent to the appropriate department. You can e-mail your questions to pi@ailife.com.

TLCR Conversions

When doing a TLCR conversion, if the owner of the base policy (generally one of the parents) wants to convert coverage for a child listed on a TLCR, the owner is now able to be the owner, beneficiary, and payor of the convert TLCR policy, if they choose, without having to get the adult child's signature.

Remember you are not sent a notice through CAS 60 days prior of the time to convert and the conversion can be up to five times the face amount with guaranteed insurability. However, if a conversion is applied for before the two month window, the conversion amount is limited to the face amount of the child rider, without being underwritten, and early conversions are not in the best interest of the client because it limits the amount of insurance available and it costs more for the same amount of protection.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

Desiree Albertson Bill Jennings Colorado	Raquel Cherches Tom Williams Florida	Justin Germany Robert Smith Oklahoma	Kurt Jenkins John Akers Nebraska	Stephen Poye Chris Wittenbach Arkansas	Nathan Taylor Rick Altig Alberta
Chad Armand Nick Nitkowski Louisiana	Brian Colbeck Bill Jennings Colorado	Vincent Greco David Cohen California	Michael Kowatch Mark Hancock Indiana	Grady Richards Gen-Gen-Bitman Missouri	Allen Trebelhorn Rick Altig Minnesota
Dorcas Barrows Rick Mansfield Maine	David Finken John Akers Nebraska	Darrell Hall Vlad Basov Texas	Samuel Lasala Gen-Gen-Bitman Missouri	Duane Robertson John Akers Iowa	David Vinci David Cohen California
Timothy Bettis Rick Altig Oregon	James Ford Rick Mansfield Maine	Jacob Hanson John Akers Iowa	Jason Lassic Jim Surace Ohio	Rhonda Scott Tyrone Conard Maryland	Anita Williams Chris Wittenbach Arkansas
Jonna Blackwell Ali Shahrak North Carolina	Darlene Foster David Brister Massachusetts	John Hentschel Pat Shehan Alabama	Chris Martell Eric Giglione New Jersey	David Shetler Ronald VanWoesik Ohio	Wesley Wright Robert Smith Oklahoma
Robert Brannan Bill Jennings Colorado	Lyall Friedline Gen-Gen-Bitman Missouri	Matthew Hogan Durhon Oldham Pennsylvania	Tungalag Nyamochir Bill Jennings Colorado	Winford Smith Williams-Williams Georgia	Claudia Ziegler Rick Altig Alberta
Walter Brownsword David Zophin Connecticut	Clayton Frost David Zophin Connecticut	Bryant Jackson Tom Williams Florida	Ed Olfert Rick Altig Manitoba	Randolph Souliers Altig-Martyn Newfoundland	

Promoted To General Agent

Terrence Adams Eric Neal Texas	Randy Downs Durhon Oldham New York	David Garrett Gen-Gen-Bitman Illinois	Robert Hunt Ramin Kouladji New Brunswick	Patrick Luem Gen-Gen-Bitman Missouri	Glen Thompson Pat Shehan Alabama
Michael Allen Rick Mansfield Maine	Mitchell Duplantis Nick Nitkowski Louisiana	Ryan Guillory Nick Nitkowski Louisiana	Richard Koschatzky Marc Zipper Florida	Colin Pierre Tyrone Conard Maryland	Darren Wakefield Gen-Gen-Bitman Missouri
Alan Conquest Steve Hartman Arizona	Richard Eichler Mark Hancock Michigan	Robert Harris Jim Surace Ohio	Christian Lodde Pat Shehan Alabama	Richard Refano Eric Giglione New Jersey	

Promoted To Master General Agent

Wayne Huber Eric Giglione New Jersey	Michael Hufford Steve Hartman Arizona	David Solomonov Joshua Chalom Ontario	Erin Ziegler Altig-Orlovic North Dakota
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Promoting Tenure



Over 100 years of AIL Experience

From left to right: Jim Surace, 21 years, Nancy Surace, 18 years, Charles Roscoe, 20 years, Joe Sbeghen, 21 years, and Len Franks, 22 years.



1. Marlon Underwood

Woodridge, IL



2. Nasreen Rana

Burnaby, BC



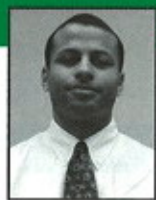
3. Carla Miller

Omaha, NE



4. Ruben Soberanes

Concord, CA



5. Marvin Horne

Metairie, LA



6. James Dattilo

Jacksonville, FL



7. Yvonne Hernandez

Los Angeles, CA



8. Timothy Cruise

Woodridge, IL



9. Desheila Hargrove

Edison, NJ



10. Russell Lewis

Rochester, NY

All Time Record to Beat

Month: \$51,235 Net ALP Marlon Underwood

April Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Marlon Underwood	\$24,773		67.5	Marlon Underwood	Olson-Smith
2. Nasreen Rana	20,962		80.7	David Mah	Rick Altig
3. Carla Miller	20,318		78.1	Carla Miller	John Akers
4. Ruben Soberanes	19,359		72.7	Doreen Ryan-Foti	Jatoft-Foti
5. Marvin Horne	18,450	100		Vincent Gore	Nick Nitkowski
6. James Dattilo	17,288		79.7	James Dattilo	Marc Zipper
7. Yvonne Hernandez	16,918		79.3	David Iriye	David Cohen
8. Timothy Cruise	16,271		85.1	Steven Jakubczak	Olson-Smith
9. Desheila Hargrove	15,979	94		David Hausman	Eric Giglione
10. Russell Lewis	15,942		85.6	Dorian Oldham	Durhon Oldham
11. Matthew Hogan	15,845	86		Fred Hadayia	Durhon Oldham
12. Richard DeLangis	15,815		70.6	Erik Graham	David Cohen
13. Bret Fels	15,811		73.9		Eric Neal
14. Rudi Camenzind	15,753		90.3	Erik Graham	David Cohen
15. Karl Schuckert	15,679	93		Dustin Venckamp	Altig-Orlovic
16. Max Quasem	15,482		84.0	Erik Graham	David Cohen
17. Deborah Prial	14,990	96		Jason Schломann	Eric Giglione
18. Lance Brown	14,965		84.5		Steve Hartman
19. Dustin Baxter	14,946	92			Gen-Gen-Bitman
20. Derrick Bates	14,857	95		Alfred O'Connor	Steve Greer

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP Marlon Underwood

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Carla Miller	\$78,277		78.1	Carla Miller	John Akers
* 2. Marlon Underwood	67,978		67.5	Marlon Underwood	Olson-Smith
* 3. Timothy Cruise	62,481		85.1	Steven Jakubczak	Olson-Smith
* 4. Michael Czopek	61,883		80.0	David Hausman	Eric Giglione
* 5. Matthew Hogan	55,245	86		Fred Hadayia	Durhon Oldham
* 6. Nadia King	54,824		67.5	Nadia King	Altig-Orlovic
* 7. Ruben Soberanes	53,487		72.7	Doreen Ryan-Foti	Jatoft-Foti
* 8. Max Quasem	52,279		84.0	Erik Graham	David Cohen
* 9. Daniel Potilechio	50,584		83.7	David Wang	Olson-Smith
* 10. Pablo Pirela	50,098	85		Denise Gilbert	Olson-Smith
11. Zachary Hart	49,016		74.2	Mark Bleier	Gary Bleier
12. Arkadi Nulman	48,461		87.3	Daniel Connell	David Cohen
13. Rosalie Zwicker	47,458		87.8	Laurie Gruber	Joseph Manone
14. Scott Remyey	47,350		84.3	Jeff Dinocento	Eric Giglione
15. Eric Labossiere	47,214	92		Chad Deley	Rick Altig
16. Rudi Camenzind	45,399		90.3	Erik Graham	David Cohen
17. Jinzhou Zhao	45,151		92.8	Rob Hay	Rick Altig
18. Alex Bluhm	44,903		80.7	Roger Johnson	Jatoft-Foti
19. Yvonne Hernandez	44,755		79.3	David Iriye	David Cohen
20. Michael Kolasa	44,710		74.4		Matt Blumert

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

31 Years of Service

David Blaisdell

28 Years of Service

Roger Johnson

25 Years of Service

Joseph Manone

21 Years of Service

Suzanne Powers

20 Years of Service

Steve Friedlander

16 Years of Service

John Wagner

14 Years of Service

Steve Foti

12 Years of Service

David Thornton

9 Years of Service

Steve Hartman

Lawrence Hauck

Vedran Pipinic

Ali Shahrak

8 Years of Service

Hurst Kopp

Durhon Oldham

Leo VanDenBussche

7 Years of Service

Bruce Goudy

Michael Hanson

6 Years of Service

Rebecca Francis

Thomas Reddoch

Tony Sutton

Thomas Wall

5 Years of Service

Theresa Bellajaro

David Iriye

Ramin Maghsoud

4 Years of Service

Marcellus Adams

Timothy Clark

John Claxton

Wayne Hendricks

Bruce Hennick

Bill Jennings

Allan Jennings

Michael Sacotte

3 Years of Service

Pat Alessi

Kirk Andersen

James Bailey

Timothy Collier

Joseph Diecedue

Steven Greer

Timothy Houser

Patricia Lee

Jim Read

Jennifer Schnarr

2 Years of Service

Paul Hall

Jason Schlomann

Rene Sheir

Chandan Suri

David Thomas

Travis Vandeberghe

Jefferson Yupitun

Jefferson Yupitun

1 Year of Service

Sandi Babcock

Robert Beaudette

William Bell

Corey Boutte

Bridget Bullock

Desi Bullock

Diane Caballero

Maureen Call

Keith Campbell

Jason Caples

Fernando Cruz

Allan Crystal

Robert Duncan

David Fagoaga

John Forrest

Lauran Gintel

Celeste Hobelman

Kemmie Holmes

Michael Hufford

Brian Hugli

1 Year of Service Cont.

Vanessa Kanaan

Contina Lucas

Joselin Mane

Nada Markovic

Joanne Marks

Patrick Mazerolle

Cheryl Mclean

Jay Meyer

Dustin Miller

Richard Miller

Kenny Murray

Peter Nagourney

Josue Naranjo

Edward Neequaye

Peter Novellino

Fernando Oliveira

Mauricio Plascencia

Michael Pope

Ayanna Prendergast

Dan Rawn

Rebecca Rushnok

Nabil Salem

Gavin Scott

Cristina Simao

Lily Tchen

Vernelle Unrau

David Zach

Sharon Zalut

Welcome to the Board



INTRODUCING:

John Connolly

National President
American Federation of Television
& Radio Artists

John Connolly, National President of the American Federation of Television and Radio Artists (AFTRA), has been unanimously elected to American Income and National Income's Labor Advisory Board. Mr. Connolly brings nearly 33 years experience to this premier advisory board.

The AFTRA is a national labor union representing nearly 80,000 performers, journalists, and other artists working in the entertainment industry.

This year marks Mr. Connolly's 33rd anniversary as a professional actor. As a stage performer, Connolly has played leading roles at many of the nation's prominent theaters from Broadway to L.A. Throughout his illustrious career, Connolly has been involved with AFTRA as a rank and file activist and elected leader.

Mr. Connolly was first elected national president in 2001 and was re-elected to a second term in 2003.

Under Mr. Connolly's presidency, AFTRA has increased its commitment to organizing in entertainment programming and Spanish language media, expanded its legislative work locally and nationally, and strengthened its ties both within the labor movement and in coalition with industry, community, and advocacy groups.

Augmenting Mr. Connolly's prestigious career with the AFTRA, he is also an elected leader for the Los Angeles County Federation of Labor and serves as a board member and trustee to many other committees and councils.

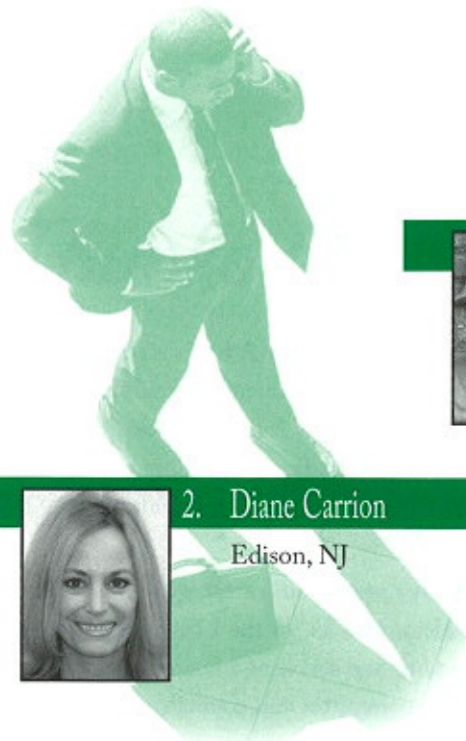
We welcome Mr. Connolly to the Labor Advisory Board, and we are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

LABOR ADVISORY BOARD MEMBERS

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Stuart Appelbaum, President RWDSU/UFCW	Don Hahs, Int'l President BLE	Hon. Ray Marshall Former U.S. Secretary of Labor	Thomas Short, Int'l President IATSE
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John Connolly, President AFTRA	Gregory Junemann, Int'l Pres. IFPTE	Cecil Roberts, President UMWA	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
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Larry Gregoire, President ICW/UFCW			

Supervising Agents



1. James England
Jeffersonville, IN



2. Diane Carrion
Edison, NJ



3. Daniel Pavek
Fargo, ND

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. James England	\$24,687	\$26,600		75.0	4	Carey Thompson	Vic Hancock
2. Diane Carrion	18,669	24,866		73.1	4	David Hausman	Eric Giglione
3. Daniel Pavek	18,425	25,913	87		3	Dustin Raaum	Rick Altig
4. Godley Varghese	17,633	27,485	95		3	Francisco Perez	Eric Giglione
5. David Clark	16,540	25,182	90		2	Terry Sullivan	Gen-Gen-Bitman

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. James England	\$60,805	\$77,350		75.0	4	Carey Thompson	Vic Hancock
2. Diane Carrion	45,448	75,187		73.1	4	David Hausman	Eric Giglione
3. Angelika Vassilieva	44,289	83,216	86		1	Shamshinder Sidhu	Rick Altig
4. Shelly Russell	38,913	67,957	86		3	John McCreary	Furer-Whittinghill
5. Daniel Pavek	36,699	77,285	87		3	Dustin Raaum	Rick Altig

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. David Ackerman
Edison, NJ



2. Patrick Luem
St. Louis, MO



3. Adam Cruts
Kansas City, MO



4. Rodney Husmann
Los Angeles, CA



5. John Hard
Jeffersonville, IN

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

April Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. David Ackerman	\$43,267	\$52,283	90		8	Jeffrey Dinocento	Eric Giglione
2. Patrick Luem	35,657	37,326		67.5	4	Scott Sonnenberg	Gen-Gen-Bitman
3. Adam Cruts	35,249	39,817	81		6	Scott Sonnenberg	Gen-Gen-Bitman
4. Rodney Husmann	32,350	34,716		73.4	4	Erik Graham	David Cohen
5. John Hard	30,077	35,163		70.2	5	William Thompson	Vic Hancock
6. Michael LaVergne	23,571	29,576	91		6	Steven Rodriguez	Eric Neal
7. Danielle Holmes	22,399	27,317	89		6	Joshua Goodman	Bill Jennings
8. Scott Zoll	22,367	27,054	93		5	Jerald Muhammed	Vic Hancock
9. Terrence Adams	21,872	28,277	100		2	Ryan Mansueto	Eric Neal
10. Marvin Narcisse	21,736	23,457	91		4	Brian Schreiter	Nick Nitkowski

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Gregory Siard	\$116,532	\$145,273		75.6	4	Jim Bianchi	Durhon Oldham
* 2. David Ackerman	99,224	134,009	90		8	Jeffrey Dinocento	Eric Giglione
* 3. Allan Gilbert	93,556	141,445	86		8	Denise Gilbert	Olson-Smith
* 4. John Hard	91,215	128,418		70.2	5	William Thompson	Vic Hancock
* 5. Rodney Husmann	90,349	116,493		73.4	4	Erik Graham	David Cohen
6. Kobie Samuels	89,222	119,645	88		4	Steven Jakubczak	Olson-Smith
7. Scott Jordan	87,598	110,567	84		4		Gleb Ostrovsky
8. Alison King	87,498	122,560	88		6	John McCreary	Furer-Whittinghill
9. Horace Johnson	82,591	107,491	88		5	William Cook	Tom Williams
10. Adam Cruts	81,706	106,487	81		6	Scott Sonnenberg	Gen-Gen-Bitman

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

What Your Clients Need to

In continuing our focus on the senior final expense market, listed below are some points to talk over with these clients when approaching them about final expense insurance.

The cost of a funeral today is estimated at anywhere from \$8,000 to \$10,000. However, this is not an easy topic to broach with customers, but if care and concern are your motivation, it is a topic which could help them survive the financial burden left when someone in their family dies.

Do your clients know funeral costs have doubled since 1985 and are increasing by approximately five percent annually?*

Also, do they know:

- Twenty percent of deaths occur suddenly and without warning.
- Many deaths – 80 percent – occur after a prolonged illness which eats into savings and personal assets.
- Final illness or nursing home costs can create huge expenses and substantially reduce their estate or leave unpaid debts.
- Forty-five percent of all lifetime medical expenses are incurred during a person's final illness.

It is important that your clients know that death can cut their household income.

When a spouse dies:

- Family income from Social Security may be reduced by 50 percent.
- Can create a financial burden for loved ones – \$8,000 to \$10,000 – with half of the income left to pay the balance.

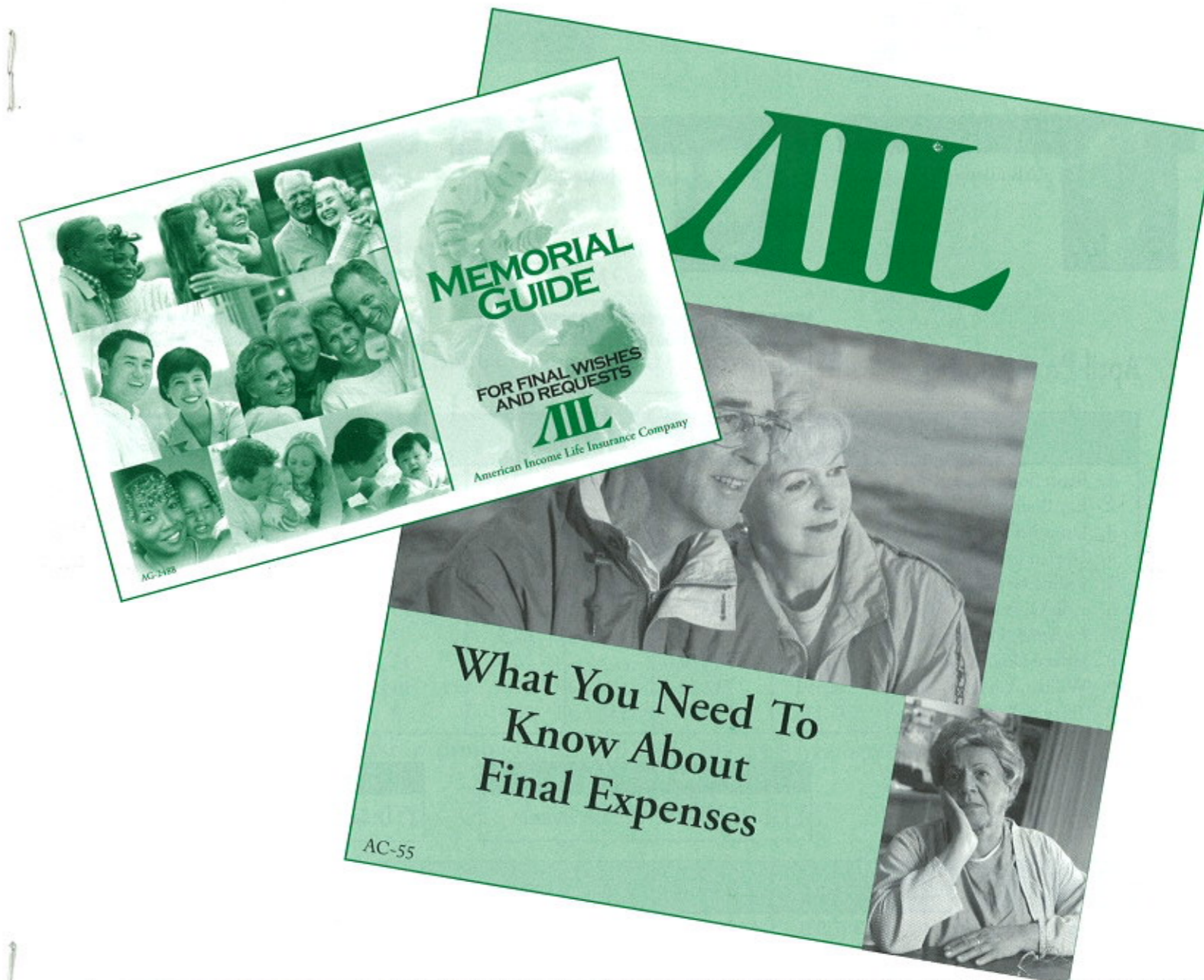
More often than not, the decisions and finances become the responsibility of those left behind.

Unfortunately, poor decisions are made due to the emotional burden of losing someone, and most people have little, if any, experience, in determining what is needed. During this already stressful time, loved ones often feel pressed for time to make decisions.

For these reasons, it just makes sense to prepare for the inevitable. Many people protect themselves, and their families, for automobile, health, and homeowners insurance; why wouldn't they do the same for final expenses?

Spare your clients the added emotional cost and drain later on by helping them make a logical decision now!

Know About Final Expenses



Death cannot be *predicted, evaded, or avoided*, but we can prepare for the realities.

There comes a time to talk about the inevitable. Although it is not easy, it is a necessary part of life.



1. Scott Sonnenberg

St. Louis, MO



2. Jim Bianchi

Rochester, NY



3. Jason Mollo

Middleton, CT



4. Dorian Oldham

Rochester, NY



5. Erik Graham

Denver, CO

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

April Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Scott Sonnenberg	\$88,238	\$98,686		67.7	14	Gen-Gen-Bitman
2. Jim Bianchi	71,343	90,003		75.4	16	Durhon Oldham
3. Jason Mollo	70,104	70,451		71.0	19	David Zophin
4. Dorian Oldham	67,648	111,367	92		12	Durhon Oldham
5. Joshua Goodman	66,306	70,691		70.4	24	Bill Jennings
6. Erik Graham	63,165	134,573		81.0	13	David Cohen
7. Frederick Hadayia	59,017	75,713		68.5	7	Durhon Oldham
8. Jeffrey Dinocento	57,885	84,570		70.8	13	Eric Giglione
9. William Cook	56,591	73,053		69.3	14	Tom Williams
10. Terry Sullivan	55,116	63,847		70.9	8	Gen-Gen-Bitman

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Jim Bianchi	\$307,825	\$356,402		75.4	16	Durhon Oldham
* 2. Dorian Oldham	291,990	438,679	92		12	Durhon Oldham
* 3. Jason Mollo	265,518	265,864		71.0	19	David Zophin
* 4. Scott Sonnenberg	251,894	306,219		67.7	14	Gen-Gen-Bitman
* 5. William Cook	220,280	319,998		69.3	14	Tom Williams
6. Erik Graham	218,152	471,745		81.0	13	David Cohen
7. Dustin Raaum	215,858	246,164	86		7	Rick Altig
8. Jeffrey Dinocento	213,953	334,867		70.8	13	Eric Giglione
9. Kevin Surles	213,091	258,943		71.6	11	David Zophin
10. Imran Satti	201,362	234,774		71.5	11	Joshua Chalom

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Carla Miller	John Akers	\$4,053.61
Nasreen Rana	Rick Altig	\$3,982.86
Marlon Underwood	Olson-Smith	\$3,963.76
Russell Lewis	Durhon Oldham	\$3,583.56
Ruben Soberanes	Jatoft-Foti	\$3,480.51
James Dattilo	Marc Zipper	\$3,284.77
Timothy Cruise	Olson-Smith	\$3,254.24
Yvonne Hernandez	David Cohen	\$3,214.46
Rudi Camenzind	David Cohen	\$3,150.62
Max Quasem	David Cohen	\$3,096.40

Total Retention Bonus Paid: \$485,312.71 421 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Scott Sonnenberg	Gen-Gen-Bitman	\$8,562.01
Erik Graham	David Cohen	\$6,805.11
Dorian Oldham	Durhon Oldham	\$6,745.20
Jason Mollo	David Zophin	\$6,594.85
Dustin Venekamp	Altig-Orlovic	\$6,034.68
Dustin Raaum	Rick Altig	\$5,111.17
William Cook	Tom Williams	\$4,863.22
Terry Sullivan	Gen-Gen-Bitman	\$4,799.40
Lawrence Hauck	Steve Friedlander	\$4,501.03
Leslie Taylor	Dan Phillips	\$4,443.64

Total Leadership Bonus Paid: \$207,026.84 103 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Steve Hartman	\$1,910.88
Frances Christie	Rick Altig	\$1,876.68
Richard Meshulam	David Cohen	\$1,550.52
Susan Kelleher	David Zophin	\$1,486.44
Vivian Dwyer	Altig-Hay	\$1,138.24
Leo VanDenBussche	Rick Altig	\$1,129.30
Joseph Ward	Gen-Gen-Bitman	\$1,128.96
Susan Fuldauer	Mark Hancock	\$1,014.25
Brenda Swecker	Chris La Fond	\$956.62
Mario Soljan	Steve Friedlander	\$907.06

Total PR Bonus Paid: \$25,290.59 40 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income & National Income – Helping You Discover Your Leadership Potential

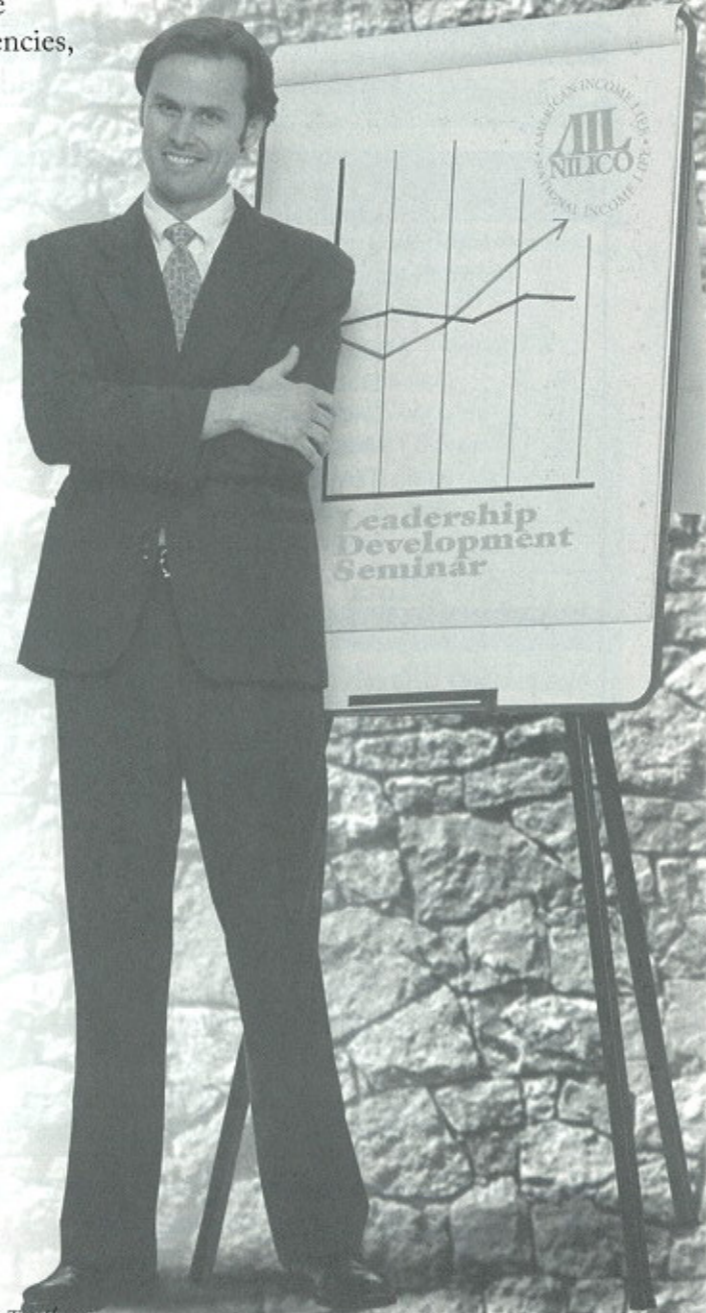
As future leaders and Managers, you can choose the level of success you want to achieve. American Income and National Income offer Leadership Development Seminars three times a year to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

At our next seminar, we are expecting to cover topics such as:

- ❖ Making the Most of Your Opportunity
- ❖ The Recruiting Process
- ❖ “Opportunity Unlimited”
- ❖ Management Reports
- ❖ Lead Sources and Referrals
- ❖ Field Training
- ❖ John Maxwell’s 21 Laws of Leadership
- ❖ Making Success Happen
- ❖ Public Relations

This is sure to be an exciting and dynamic learning experience. Many of our top SGAs and Home Office experts will be speaking and answering questions.

The next seminar will be held Oct. 7-9, 2004. We encourage those interested in taking their business to the next level to inform their SGA of their interest in attending a future seminar. You have nothing to lose and everything to gain!



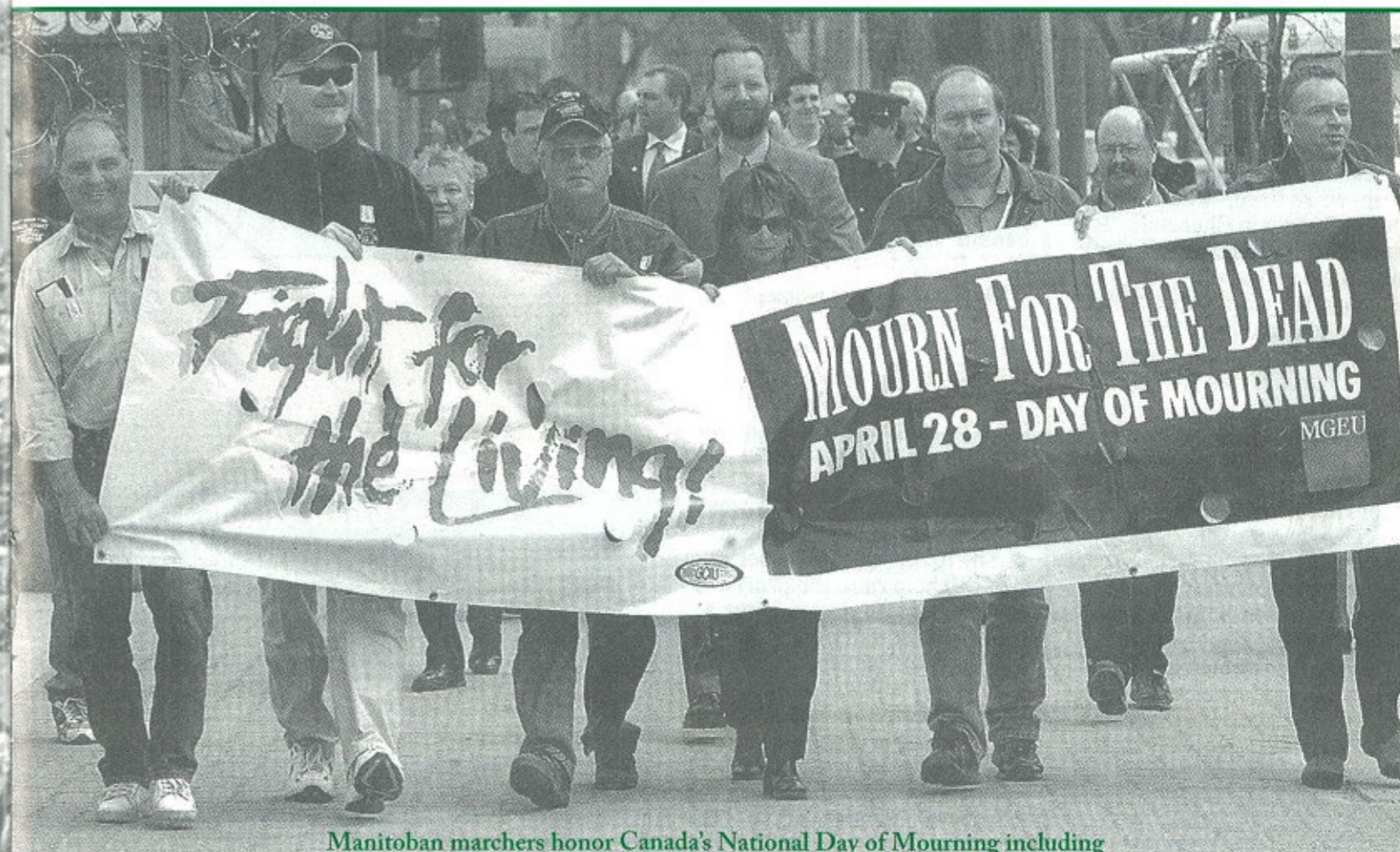
American Income Participates in Canada’s National Day of Mourning

The National Day of Mourning March was held April 28, 2004 in Manitoba, Canada. Participants marched from Union Center to the Manitoba Legislator to mark Canadian Labour Congress Day of Mourning. American Income’s own Leo VanDenBussche, a PR Rep with the Rick Altig Agency, joined in with all the available Agents from his Agency to honor those who had died on the job in years past. According to the *Manitoba Free Press*, more than 40,000 workers reported work-related injuries and 24 people died, in Manitoba alone, in 2003.

Speeches, given inside the Legislator Building, including one poignant moment verbalized by Labour Minister Nancy Allen reflected on the “burden working Manitobans and their families” face from these yearly tragedies.

This event was very well attended by union representatives in the area. White-clad students from nine Winnipeg-area schools stood on the steps outside the Legislator Building and every nine seconds one would sit down until two hundred were seated. This represented the one worker injured every nine seconds in Canada. Four students, in red, remained standing to represent the four people who die on the job each day. This particular illustration was arranged by Workers of Tomorrow, which is one of the causes the Altig Agency has contributed to in the past.

As working men and women, it is important to remember that this issue is not isolated to Canada, but happens every second around the world.



Manitoban marchers honor Canada’s National Day of Mourning including AIL’s own Leo VanDenBussche, pictured to the right, behind the banner.



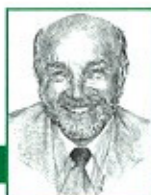
Durhon Oldham

CATEGORY I	APRIL PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Durhon Oldham	\$320,530	\$188,760	45	215	\$487,746	76.0	\$1,236,008	\$755,040	45	209	\$1,804,296	
Rick Altig	973,959	656,040	10	158	1,597,526	69.6	3,561,017	2,675,640	10	143	5,783,885	



David Zophin

CATEGORY II	APRIL PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
David Zophin	\$126,073	\$96,360	30	161	\$158,122	73.1	\$548,020	\$385,440	30	172	\$655,068	
Nick Nitkowski	124,918	96,360		130	151,650	67.2	320,290	385,440		83	485,373	



Joseph Manone

CATEGORY III	APRIL PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Joseph Manone	\$92,824	\$75,240	55	178	\$176,769	78.2	\$412,864	\$300,960	55	192	\$796,559	
Vic Hancock	108,730	75,240	20	165	131,136	71.6	366,795	300,960	20	142	486,170	
Furer-Whittinghill	86,991	75,240		116	117,803	67.9	353,872	300,960		118	484,573	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.



Bill Jennings

CATEGORY IV	APRIL PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Bill Jennings	\$115,491	\$62,040	5	191	\$130,054	68.0	\$423,822	\$248,160	5	176	\$517,597	
Steve Friedlander	88,554	62,040		143	122,925	76.8	270,482	248,160		109	414,666	



Ramin Kouladji

CATEGORY V	APRIL PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Ramin Kouladji	\$58,500	\$48,840	15	135	\$71,842	70.7	\$202,091	\$195,360	15	118	\$297,237	
Chris Wittenbach	50,492	48,840		103	59,834	81.6	166,194	195,360		85	212,005	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate given the SGA is also at 100 percent or better for YTD Percent of Standard. In addition, for an SGA to be considered as meeting minimum standard, the SGA must also be at 100 percent of First Year Standard including positive growth in Net ALP compared to the previous year.

MONETARY DONATIONS

American Income & National Income

- Contributed \$5,000 to Project Vote.
- Gave \$2,500 to the UFCW for Doug Dority's retirement.
- Donated \$10,000 to the Economic Policy Institute.
- Contributed \$1,000 to the Progressive Donor Network.
- Gave \$2,500 to the Workers Independent News Service.
- Contributed \$3,500 to the Newspaper Guild Freedom Award Fund.
- Gave \$5,000 to the IUE-CWA.

Matt Blumert Agency

- Contributed \$75 to the International Union of Elevator Constructors.
- Gave \$1,950 to the Baltimore Metro Council AFL-CIO.
- Contributed \$200 to the Metro Washington Council AFL-CIO for their 2004 Evening with Labor.
- Donated \$200 to the APWU.
- Gave \$50 to the North Arundel FCU.
- Gave \$1,200 to the UFCW.
- Donated \$200 to the City Union of Baltimore.

Joseph Manone Agency

- Donated \$1,000 to the Wisconsin State Employees Union Jim Boyd Memorial Scholarship.
- Gave \$500 to the Teamsters Council reception.

Nick Nitkowski Agency

- Donated \$50 to the Big Brothers, Big Sisters organization.
- Gave \$50 to Zeta Tau Alpha for the Cancer Society.

David Zophin Agency

- Donated \$200 to the James Cross Scholarship Fund.
- Contributed \$100 to the USWA.
- Donated \$100 to the Teamsters Local 1150.

Total \$7,635.43

OTHER DONATIONS

Joseph Manone Agency

- Donated a DVD player for the AFL-CIO Golf Play Day to benefit the United Way.

Nick Nitkowski Agency

- Participated in the First Annual Policeman's Ball for Shreveport Police No. 75 (see picture below).

LABOR IN ACTION



First Annual Shreveport Policeman's (Local 75) Ball

From left to right: Michael Carter, Local 75 President, Patti Morgan, PR Rep, Thomas Norris, Business Manager IBEW No. 194, Glenn Brannen, IBEW 5th Dist. Rep. Mr. Norris and Patti Morgan were the only labor leaders recognized for their support of police and labor.

Thank You

At American Income and National Income, we pride ourselves on the fact that our Producers, Managers, and Home Office staff are actively involved in their communities. One way we show our involvement is by the many donations and contributions we make monthly, usually shown on Page 20 of the *Spotlight*. Often times, our hard work is quietly appreciated, but seldom verbally acknowledged. Below are some acknowledgements for all the hard work we do in our communities.

Dear AIL:
 Just a short note of thanks for the \$5,000 contribution to Project Vote.
 As you know, Project Vote's success depends upon the generosity of organizations and individuals who believe that everyone should have the opportunity to realize the promise of democracy. Because of your support and the support of others, Project Vote is able to continue its mission of strengthening our nation through greater civic participation.
 Again, on behalf of all of us at Project Vote, thank you for your support.
 Sincerely,
David J. Leland, National Director
Project Vote

Dear AIL:
 Thank you for supporting last week's Human Rights Award Dinner of the JLC's National Trade Union Council for Human Rights. The event was a great success, honoring three outstanding individuals.
 We really appreciate your support, especially during these challenging times.
 President Joseph Hansen of the UFCW and Peter Ward of the New York Hotel & Motel Trades Council appreciated your participation.
 We look forward to working with you in the future.
 In unity,
Avram B. Lyon, Executive Director
Jewish Labor Committee

Dear AIL:
 Thank you for donating a DVD player for our AFL-CIO Golf Play Day to benefit United Way of Rock River Valley.
 Again, thank you for your support and believing in the United Way.
 In solidarity and friendship,
Jill Torgerson, Community Services Liaison
United Way of Rock Valley

Dear AIL:
 Thank you for supporting the 2004 Wisconsin State Employees Union Jim Boyd Memorial Scholarship. Your donation helped make our tournament a success once again.
 As you know, the Jim Boyd Memorial Bowling Tournament is the sole fundraiser for AFSCME Council 24's scholarship program. These scholarships are awarded to people who may otherwise not be able to afford a college education.
 Thanks once again for your generous contribution.
 Sincerely,
Martin Beil, Executive Director
Wisconsin State Employees Union

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Richard Meshulam
Los Angeles, CA



Susan Kelleher
Middleton, CT

Category B:



Mario Soljan
Auckland, NZ



Brenda Swecker
Canonsburg, PA

Category C:



Richard Case
N. Royalton, OH



Billy Sauers
Ft. Lauderdale, FL

April Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	17,163	Rick Altig
2. Richard Meshulam	9,380	David Cohen
3. George Farenthold	6,822	Durhon Oldham

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Richard Meshulam	7,813	David Cohen
2. Susan Kelleher	4,115	David Zophin
3. Joseph Galusha	3,694	Durhon Oldham
4. Brenda DiSomma	3,052	Eric Giglione
5. George Farenthold	2,726	Durhon Oldham

Category B	No. Cards	SGA
1. Mario Soljan	4,916	Steve Friedlander
2. Brenda Swecker	2,253	Chris La Fond
3. Malka Arony	1,600	Steve Hartman
4. Susan Cooksey	1,255	Tyrone Conard
5. Irene Rurycz	1,254	Jim Surace

All Time PR Group Production Record

Month: 55 groups **Vivian Dwyer**

Category C	Groups	SGA
1. Richard Case	14	Jim Surace
2. Billy Sauers	12	Tom Williams
2. William Slocum	12	Jim Surace
3. Susan Fuldauer	8	Mark Hancock
4. Kelly Carter	6	Chris Wittenbach
4. Cheryl Cook	6	Durhon Oldham

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	57,316	Rick Altig
*2. Brenda DiSomma	21,377	Eric Giglione
3. Malka Arony	18,565	Steve Hartman

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Frances Christie	10,990	Rick Altig
*2. Vivian Dwyer	9,635	Altig-Hay
3. Brenda DiSomma	9,517	Eric Giglione
4. Richard Meshulam	9,243	David Cohen
5. Susan Kelleher	9,146	David Zophin

Category B	No. Cards	SGA
*1. Malka Arony	11,995	Steve Hartman
*2. Mario Soljan	6,887	Steve Friedlander
3. Brenda Swecker	6,866	Chris La Fond
4. Laurie Onasch	5,515	Manone & Altig
5. Irene Rurycz	3,363	Jim Surace

All Time PR Group Production Record

YTD: 103 groups **Vivian Dwyer**

Category C	Groups	SGA
*1. William Slocum	31	Jim Surace
*2. Richard Case	27	Jim Surace
3. Billy Sauers	26	Tom Williams
4. Cheryl Cook	24	Durhon Oldham
5. Erin McKee	21	Shashi Parekh

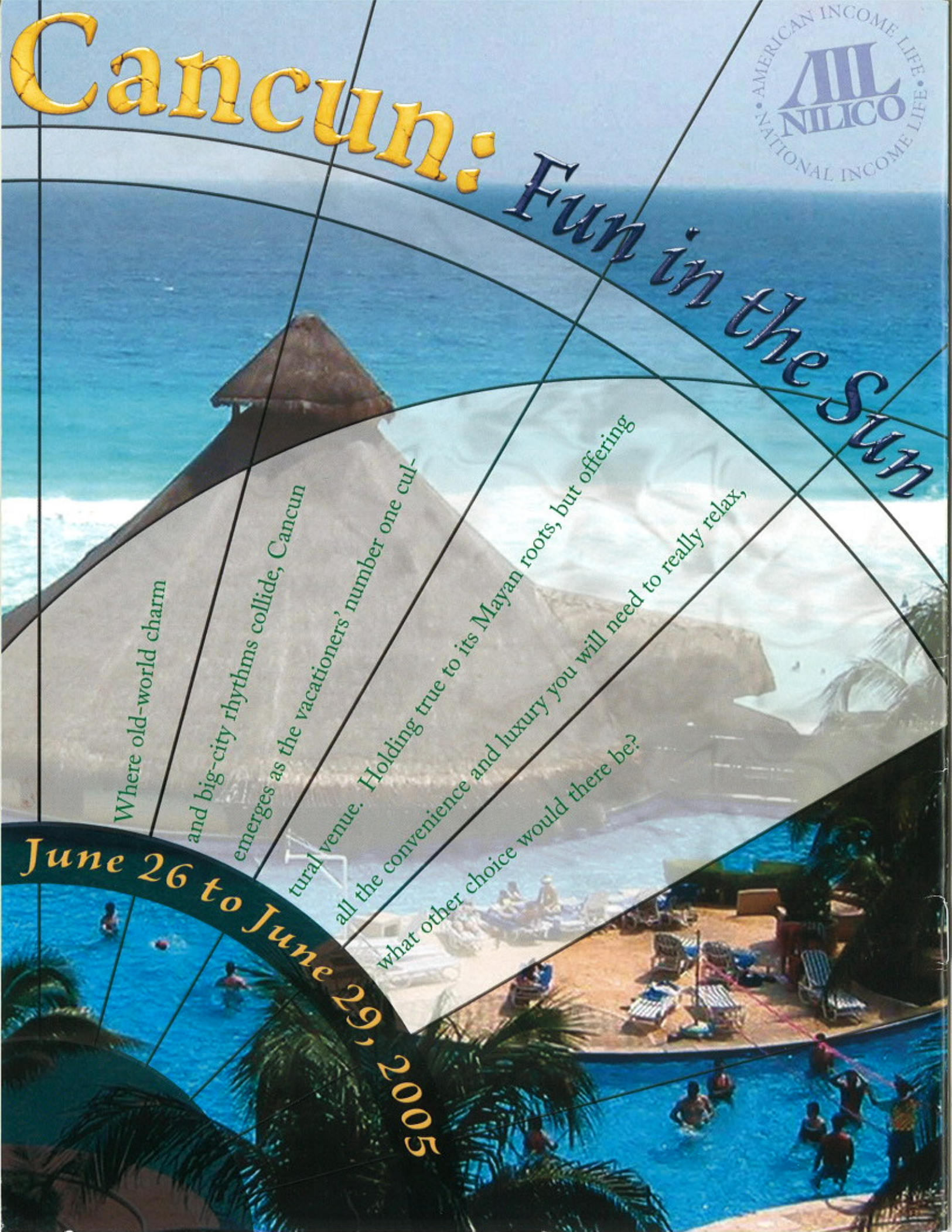
Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

Cancun: Fun in the Sun



Where old-world charm and big-city rhythms collide, Cancun emerges as the vacationers' number one cultural venue. Holding true to its Mayan roots, but offering all the convenience and luxury you will need to really relax, what other choice would there be?

June 26 to June 29, 2005



Qualifiers

Malka Arony	\$1,910.88
Frances Christie	\$1,876.68
Richard Meshulam	\$1,550.52
Susan Kellcher	\$1,486.44
Vivian Dwyer	\$1,138.24
Leo VanDenBussche	\$1,129.30
Joseph Ward	\$1,128.96
Susan Fuldauer	\$1,014.25
Brenda Swecker	\$956.62
Mario Soljan	\$907.06
Brenda Di Somma	\$905.27
William Sauers	\$767.73
William Slocum	\$627.86
George Farenthold	\$621.48
Richard Case	\$609.97
Cheryl Cook	\$571.05
Joseph Galusha	\$497.99
Robin Andrade	\$493.13
Laurie Onasch	\$480.46
Rona Pileggi Spano	\$469.59
Suzanne Powers	\$465.85
Mark Gagliardi	\$459.12
Robert Dailey	\$393.49
Nicole Maurer	\$377.20
Darrell Dorey	\$376.90
Jenny Williams	\$352.00
Krissa Hensley	\$348.70
Jacqueline deVooght	\$344.50
Charles Hill	\$331.20
Kenneth Altizer	\$327.00
Anne Bowyer	\$312.35
Shannon Walker	\$309.44
Robin Denham	\$268.47
Irene Rurycz	\$254.48
William Gibson	\$235.44
Al Wall	\$212.18
John Wilkinson	\$206.55
James Tasker	\$197.73
Sandra Johnson	\$193.34
Donald Spohn	\$181.17

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total \$25,290.59



April Bonus Qualifiers

Scott Sonnenberg \$8,562.01	Todd Johnston \$3,446.67	Brian Schreiter \$2,205.63	Timothy Clark \$817.63	Corey Neff \$286.56
Erik Graham \$6,805.11	Matthew Wolfanger \$3,425.88	Tim Simpson \$2,111.10	John Hard \$773.99	Michael Zieja \$279.85
Dorian Oldham \$6,745.20	Brian Fotovich \$3,369.29	Mathew MacCannell \$2,092.50	Marvin Narcisse \$735.20	Jose Sanchez \$272.54
Jason Mollo \$6,594.85	Fred Hadayia \$3,153.21	Cristina Simao \$2,065.11	Daniel Pavek \$673.38	Grant Holsteen \$268.89
Dustin Venekamp \$6,034.68	Carey Thompson \$3,135.97	David Wang \$2,035.55	Horace Johnson \$669.98	Matthew Gilstrap \$265.09
Dustin Raam \$5,111.17	Jason Schломann \$3,122.02	Chris Stephens \$1,880.32	Godley Varghese \$620.37	Harjeet Rana \$262.84
Bill Cook \$4,863.22	Wayne Hendricks \$2,988.21	Patrick Stenglein \$1,861.31	David Clark \$571.10	Douglas Stewart \$262.19
Terry Sullivan \$4,799.40	Melanie Cohen \$2,922.73	Robert Dunn \$1,848.62	Bryan Johnson \$540.45	Gabriel Hernandez \$251.95
Lawrence Hauck \$4,501.03	Richard Spicer \$2,906.45	Jose Serrano \$1,800.30	Rodney Husmann \$435.77	Diana Fenrich \$246.32
Leslie Taylor \$4,443.64	Joshua Wise \$2,780.14	Hal Herman \$1,799.33	Joseph Johnson \$389.18	Justin Miller \$246.08
Chad Deley \$4,169.07	Imran Satti \$2,689.49	Dan Rawn \$1,777.45	Thomas Holstein \$359.77	Nestor Aramayo \$242.83
Francisco Perez \$4,127.54	Paula Cooper \$2,679.11	Albert Dimarco \$1,748.03	Adam Herman \$341.51	Ngocbich Cao \$239.08
Bill Hayer \$3,894.44	Matthew Cano \$2,677.53	Tod Brown \$1,704.71	Nathan Taylor \$340.03	Richard Stahler \$237.71
Vincent Gore \$3,702.08	Jeff Churchfield \$2,659.90	John McGrath \$1,554.85	Bertrand Lelievre \$333.87	Timothy Bettis \$237.22
Melinda-Rae Lyse \$3,660.19	Alex Roland \$2,603.80	Michael Hanson \$1,530.01	Mia Johnson \$315.81	Robert Tierney \$236.84
Navarro Simmons \$3,573.46	Jerald Muhammad \$2,512.70	Rajeev Arora \$1,515.92	Kent Thrower \$311.83	Joseph Coarsey \$230.53
David Iriye \$3,550.90	Susan Bergh \$2,424.11	Kenneth Bell \$1,501.62	Wes Elder \$301.44	David Garrett \$175.53
Marcus Smith \$3,541.65	David Zach \$2,320.72	Patrick Luem \$1,291.54	Richard Refano \$299.04	Melissa Jansen \$171.70
Jeff Dinocento \$3,489.07	Ryan Hubgate \$2,290.37	Thomas Cruts \$1,075.44	Jason Caples \$293.18	Alan Conquest \$164.90
Alfred O'Connor \$3,454.19	Michael Hufford \$2,267.31	David Ackerman \$841.31	David Masse \$291.06	
Gregory Partee \$3,447.78	Barry Dillah \$2,221.73	Scott Zoll \$837.55	Jammie Deal \$287.38	

Total \$207,026.84

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Carla Miller	\$4,053.61	\$192.95	Kendra Roberts	\$1,825.76		John Baloun	\$1,305.50	
Nasreen Rana	\$3,982.86		Omar Hashimi	\$1,815.61		Gregory Currier	\$1,304.51	
Marlon Underwood	\$3,963.76		Roberta Kenniston	\$1,815.28		Ngocbich Cao	\$1,297.19	
Russell Lewis	\$3,583.86	\$395.40	Jason Lassic	\$1,794.80		Mack Bell	\$1,296.29	
Ruben Soberanes	\$3,480.51	\$189.38	Rigoberto Pedroza	\$1,791.29		Christopher Cummings	\$1,295.75	
James Dattilo	\$3,284.77		Howard Wilson	\$1,787.85	\$235.44	Andrew Bishop	\$1,284.04	\$104.26
Timothy Cruise	\$3,254.24		David Duque	\$1,783.42		Morgan Faulkner	\$1,276.56	
Yvonne Hernandez	\$3,214.46		Charles Fennie	\$1,782.17	\$182.33	Thana Kamil	\$1,275.91	
Rudi Camenzind	\$3,150.62		Joe Thompson	\$1,771.62		Jay Meyer	\$1,275.59	\$175.11
Max Quasem	\$3,096.40		Ernest Loveless	\$1,767.07		Edward Clunk	\$1,274.34	\$125.85
Lance Brown	\$2,993.18		Lisa Santiago	\$1,765.09		Kevin Mackinnon	\$1,273.80	
Robert Ulreich	\$2,874.07		Jeffrey Purtell	\$1,762.86		Deanna Truvillion	\$1,271.91	
Rosalie Zwicker	\$2,827.22	\$170.20	Richard Plummer	\$1,723.68	\$123.63	Randall Grice	\$1,261.04	
Theresa Bellajaro	\$2,804.80		David Thornton	\$1,712.98		Zachary Hart	\$1,259.38	
Upinder Bhinder	\$2,709.62	\$157.40	Noe Gonzales	\$1,710.00		Ted Schilling	\$1,252.59	
Bret Fels	\$2,687.97		Tracy Haden	\$1,705.79		Anthony Fromm	\$1,245.38	
Dax Aurand	\$2,682.83	\$142.50	Steven Strong	\$1,677.01	\$200.24	Randy Clem	\$1,239.17	
Richard Delangis	\$2,661.00	\$130.48	Lily Tchen	\$1,675.10	\$131.85	Vedran Pipinic	\$1,232.16	
Jahan Saffari	\$2,628.63		Michael Kolasa	\$1,641.05	\$172.65	Jedidiah Scott	\$1,227.43	
Arkadi Nulman	\$2,586.10		William Burbank	\$1,638.28	\$188.72	Kerly Titus	\$1,226.42	
Joseph Larsen	\$2,552.51	\$340.01	Mary Ann Gaelic	\$1,636.09	\$123.12	James Schneider	\$1,222.28	
Abdelhadi Badreddine	\$2,501.90	\$373.64	Roger Rowekamp	\$1,630.65		Anil Pattekar	\$1,222.26	
Alex Bluhm	\$2,481.99		Clayton Frost	\$1,625.01		Dana Hazlett	\$1,220.88	
Patrick Parisi	\$2,438.89		Gary Fix	\$1,623.35		Aaron James	\$1,217.67	\$163.46
Bulbinder Hayer	\$2,400.79	\$131.04	Matthew Gilstrap	\$1,610.48		Joseph Coarsey	\$1,215.47	
Marvin Horne	\$2,398.59		Brian Morse	\$1,593.77		Dale Lewis	\$1,214.04	
Mike Defazio	\$2,363.27		Jason Graves	\$1,592.93		Nicholas Soboleski	\$1,212.90	
Matthew Hogan	\$2,315.34	\$255.39	Gene Noury	\$1,592.59		Frank Sommers	\$1,211.68	\$142.09
Ben Carbonette	\$2,310.48	\$133.35	Miyhon Cha	\$1,592.10		Horace Johnson	\$1,210.36	\$98.09
Wai-Ming Wong	\$2,295.42	\$184.05	Corey Neff	\$1,586.48		Andrew Fike	\$1,207.03	
Cynthia Wilhelmi	\$2,242.43		Christopher Fave	\$1,572.46	\$184.96	Asif Javaid	\$1,200.22	
Angelika Vassilieva	\$2,241.62	\$129.84	Darren Wakefield	\$1,568.95	\$141.54	Kouassi Appiah	\$1,197.24	\$141.51
Anthony Mele	\$2,238.61	\$306.53	Stephen Poye	\$1,568.27	\$147.06	John Thomas	\$1,196.25	
Curt Snow	\$2,238.07		Evan Kishpaugh	\$1,567.88	\$143.50	Nada Markovic	\$1,193.49	
Robert Seeber	\$2,213.90	\$187.82	Joey Kennedy	\$1,532.54		Keith Zabrocki	\$1,185.19	
Derrick Bates	\$2,184.18	\$252.66	Lyall Friedline	\$1,522.14	\$93.48	Gloria Sanchez	\$1,184.74	
Nadia King	\$2,170.60		Patricia Lee	\$1,511.21		Richard Koschatzky	\$1,182.42	
Karl Schuckert	\$2,150.86	\$112.52	Richard Davis	\$1,509.02		Astrid Ayaladiaz	\$1,172.33	\$304.00
Scott Remmey	\$2,135.27		James Larkin	\$1,507.01		Joseph Moore	\$1,167.88	
Jinzhou Zhao	\$2,113.77		Eddie Hill	\$1,502.97		James Logan	\$1,164.82	
Daniel Potilechio	\$2,108.59		James Rico	\$1,488.44	\$93.96	Andrew Limoli	\$1,161.82	\$124.19
Dustin Baxter	\$2,090.24	\$147.16	Randolph Souliers	\$1,487.79	\$184.68	Angeles Ordas	\$1,147.20	
Ronald Harx	\$2,086.00		Herman Libman	\$1,473.35		Brenden Determann	\$1,145.72	
Desheila Hargrove	\$2,077.30		Francis Tolentino	\$1,455.10		Milton Miller	\$1,135.13	\$111.21
Raymond Lau	\$2,066.09		Leo Porter	\$1,442.51	\$166.25	Michelle Vega	\$1,133.89	\$92.90
Matthew Wolfanger	\$2,059.94	\$232.29	Michael Czopek	\$1,440.65		Samuel Cohen	\$1,127.27	
David Mah	\$2,059.76		Narinder Dhillon	\$1,431.50		Daniel Shahbazi	\$1,120.79	
Michael Goddard	\$2,048.42	\$160.95	Robert Bingham	\$1,420.87	\$126.14	Robert Weir	\$1,104.09	\$128.57
Donald McMillan	\$2,044.36	\$200.79	Claudia Rodriguez	\$1,410.60		Jennifer Buck	\$1,102.13	\$100.05
Russell Morris	\$2,015.75		Leslie Taylor	\$1,410.24		Heather Fawcett	\$1,097.57	\$110.76
Albert Dimarco	\$2,014.69	\$467.18	Travis Scheidegger	\$1,407.82		Douglas Stewart	\$1,085.32	
Anastasiya Fedosova	\$2,006.89	\$293.09	Bryan Johnson	\$1,402.78		Godley Yarghese	\$1,083.72	
Peter Novellino	\$1,997.07		Randy Downs	\$1,395.77	\$156.38	Nancy Myers	\$1,082.50	
Susanne Munro	\$1,992.92	\$245.52	Todd Freeman	\$1,393.42	\$166.08	David Brown	\$1,081.17	
Karen McQuoid	\$1,992.80	\$132.53	Jason Danielson	\$1,392.21		Carla Spokely	\$1,078.99	
Ronald Gurney	\$1,970.28	\$211.41	Joann Stewart	\$1,379.89		Crystal Bernard	\$1,075.43	
Scott Shields	\$1,965.10	\$253.89	Roland Fletcher	\$1,368.13		Matthew Bellamy	\$1,071.85	
Matthew Ho	\$1,953.56	\$237.45	Peter Lauwerier	\$1,366.93	\$121.05	Adell Headley	\$1,066.38	
Asher Lavallee	\$1,952.96		Christy Starr	\$1,357.13	\$143.92	Michael Hufford	\$1,066.28	
Deborah Prial	\$1,948.72		John Buss	\$1,353.72	\$107.22	John Bailey	\$1,064.46	
Eric Labossiere	\$1,940.92	\$199.36	David Jackson	\$1,351.16		Pablo Pirela	\$1,059.18	
Craig Nugara	\$1,910.00	\$161.03	Daniel Muszynski	\$1,350.26		Tammi Costello	\$1,055.33	
Scott Pimm	\$1,902.15	\$156.00	Catherine Bundy	\$1,345.56	\$117.96	Kari Corder	\$1,047.47	
Lawrence Liggett	\$1,900.64	\$159.89	Jennifer Gilbert	\$1,341.77	\$122.46	Eva Cameron	\$1,044.15	
Timothy Clark	\$1,899.34		Christopher Pepin	\$1,341.05	\$346.72	Kevin Tawzer	\$1,030.99	
Larry Wright	\$1,888.18	\$117.46	Loren Cardwell	\$1,325.50	\$117.46	David Shetler	\$1,020.54	
Kendal Burns	\$1,879.37	\$119.54	David Garrett	\$1,324.96		Zachary Frail	\$1,012.31	
Justin Miller	\$1,870.52		Arthur Westergren	\$1,318.40	\$122.27	Michael Nowak	\$1,012.03	\$131.62
Richard Miller	\$1,865.69	\$214.46	Kevin Wardall	\$1,317.93		Innocent Okeke	\$1,007.60	
William Juenger	\$1,859.54	\$166.40	Yann Durham	\$1,316.97		Kathleen Loughran	\$1,006.16	
Harpreet Gujral	\$1,842.12		Pamela Drury	\$1,314.18		Alla Alexander	\$1,004.35	
Michael Sacotte	\$1,832.62		Emmanuel Albaret	\$1,307.25		Jeremy Pilotte	\$1,003.75	

Retention Bonus

QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H	QUALIFIER	BONUS	A&H
Bridgit Driscoll-Hunt	\$1,002.73	\$178.25	Loan Pham	\$630.56		Jason Bleadorn	\$406.54	
Iryna Sushkova	\$1,001.79		Richard Refano	\$629.22		Justin Andrews	\$403.13	
Stephen Adams	\$999.99		Cyril Desrosiers	\$624.04		Joseph Johnson	\$403.10	
Sarah Spencer	\$997.43		Apratim Dhar	\$623.22		Stephen Maloney	\$401.62	
Freida Yakubov	\$982.52	\$108.90	Stephanie Spalding	\$622.53		Glenn Vandesande	\$400.53	
Dan Voogt	\$968.37	\$88.20	Jeffrey Houck	\$620.93		Brian Tedaldi	\$399.79	
Eric Tuttobene	\$967.85	\$102.05	Diana Fenrich	\$616.11		Jonathan Kellis	\$398.22	
Edward Johnson	\$966.07	\$145.60	Tu Yu	\$613.70		Tracy Tenholder	\$397.09	
Brian Dorsey	\$958.66	\$75.90	Kim Huck	\$613.08		Willie Hayden	\$396.37	
Donnie Nolen	\$951.80	\$87.30	Nicholas Wasche	\$611.34		Michael Kowatch	\$395.98	
Richard Kiger	\$943.70	\$133.80	Sarah Kocinski	\$609.51		Matthew Keith	\$395.76	
Cindy Burton	\$941.12	\$90.45	Kenneth Bell	\$608.88		Gregory Pazdernik	\$395.57	
Mark Pinder	\$925.26	\$119.15	Carey Vance	\$598.65		Steven Salisbury	\$394.19	
Jebadiah Kilmer	\$923.92	\$123.10	Ed Offert	\$598.08		Thomas Trotter	\$394.12	
Michelle Workman	\$922.08	\$89.00	Michael Sweet	\$597.02		Darron Hill	\$393.81	
David Ackerman	\$920.96		Tracy Goff	\$591.35		Steven Hellum	\$393.74	
John Moran	\$918.13		Bridget Rose	\$587.76		Garry Minaker	\$393.48	
Douglas Tomandl	\$905.97	\$101.90	Jack Conley	\$587.59		Paul Mahoney	\$392.76	
Courtney Jones	\$891.10		Ricardo Villasenor	\$586.12		Tahir Bradley	\$391.84	
Dana Turner	\$890.74		Ronald Taulbee	\$584.64		Eloy Corral	\$391.35	
Ramona Cruz	\$888.35		Carlton Lear	\$581.42		Hiram Colon	\$391.14	
Pawan Sharma	\$881.79	\$77.90	Rodger Forster	\$578.68		Jennifer Downey	\$390.72	
Scott Florin	\$881.58		Nathan Taylor	\$578.41		Matthew McManus	\$389.12	
Kimberly Joy	\$877.19		Lauro Herrera	\$576.34		Wesley Wright	\$388.38	
William Kaulbach	\$877.16		Amer Beg	\$576.16		Ronald Steffensen	\$387.64	
Matthew Melhorn	\$876.07		Jayne Spicer	\$576.01		Monet Wilson	\$387.42	
Thomas Frobb	\$873.01		Kristen Scott	\$573.64		Joshua Caris	\$386.90	
Karen Montgomery	\$872.38		Allen Trebelhorn	\$573.10		Derik Johnson	\$386.86	
David Clark	\$864.18		Timothy Bettis	\$571.90		Tammy Ingram	\$385.61	
Claudia Ziegler	\$848.45		Harry Buenger	\$570.13		Aishea Youmans	\$384.68	
Donald Wold	\$848.21		Jose Tapia	\$569.93		Derek Truelove	\$384.18	
Samuel Falgiano	\$845.00		Romeo Daley	\$568.37		Ruthien Walker	\$384.08	
John Claxton	\$843.32		David Hunter	\$568.06		Keith Resendez	\$383.51	
Emeraude Valenciano	\$842.17		Sean White	\$565.54		Mai Diep	\$382.53	
Mitchell Duplantis	\$842.06		Casey Dobbins	\$561.71		Kristin Wall	\$382.39	
Thomas Holstein	\$839.64		Amber Nowak	\$560.96		Jason Johnson	\$382.01	
Nazi Khanna	\$836.46		Carl Ignatius	\$560.73		Chad Cannella	\$380.35	
Sergey Tovmenko	\$835.97		Fernando Garza	\$545.09	\$155.16	Joshua Spacek	\$379.56	
Michael Doyle	\$835.31		Gilbert Franklin	\$538.40		Catherine O'Leary	\$379.34	
Jarod Kline	\$831.55		Stefan Johansson	\$491.47		Steven Mott	\$378.95	
Keri Perreault	\$825.11		Ray Burton	\$470.83	\$67.38	Vincent Terrie	\$376.53	
Louis Goff	\$824.13		Franchesca Prantil	\$459.24	\$47.94	Erin Ziegler	\$375.26	
Byron Paz	\$823.16		Beery Bruno	\$450.60	\$59.31	Dennis Cedeno	\$373.28	
Lindsey Bindel	\$820.64		Donald Fletcher	\$449.90	\$51.72	Sarah Larose	\$372.97	
Darlene Foster	\$816.44		Ronald Warbach	\$449.89	\$51.81	Leon Thompson	\$372.41	
Harinder Sidhu	\$815.11		Chad Armand	\$448.71	\$46.05	John Hentschel	\$372.21	
Michael Zorn	\$814.77		Jade Stevens	\$447.09	\$45.33	Alejandra Ramos	\$372.17	
Grady Richards	\$808.79		David Moffat	\$444.92	\$47.43	Peter Chinworth	\$371.07	
Melvin Graham	\$808.14		Steven Hansson	\$440.97	\$52.83	Rebecca Shandrow	\$370.80	
Stephen Stewart	\$807.29		Richard Durrer	\$440.62	\$56.73	Craig Mayfield	\$370.17	
Joyce Dacklin	\$734.76	\$121.84	Frederick Ullrich	\$439.56	\$45.87	Ryan Mattern	\$368.10	
David Galbreath	\$727.42	\$85.32	Norman Reitz	\$438.17	\$58.41	Matthew Willrodt	\$366.38	
Kathleen Wade	\$693.1	\$108.56	Robert Bothel	\$437.89	\$51.21	Bradford Powell	\$364.87	
Luke Squires	\$689.83	\$64.36	Joseph Baughn	\$428.14	\$49.41	John Frammigen	\$364.46	
Trandon Dickerson	\$687.93	\$109.08	Melvin Chua	\$419.51		Terrence Adams	\$363.75	
Grant Hall	\$686.88	\$69.96	William Coury	\$418.11		Arthur Wong	\$363.56	
Justin Germany	\$686.37	\$94.72	Michael McFarlane	\$416.07		Marko Yujadin	\$363.39	
Melissa Jansen	\$679.57	\$62.52	Joshua Crooks	\$415.61		Luther Chau	\$363.04	
Kimberly Morrowgonzales	\$677.95	\$77.84	Cathy Hoffman	\$415.57		Vanesha Delapara	\$360.64	
Daniel Pavek	\$673.94		Mia Johnson	\$414.95		Mary Frechette	\$360.55	
Marta Gonzalez	\$673.83	\$112.56	Jean Arndt	\$414.84	\$45.99	Pawel Nawrocki	\$360.09	
Josue Naranjo	\$657.58		Michael Drake	\$414.78	\$49.62			
Latonya Tucker	\$656.99		Ira Fisk	\$413.29				
William Swango	\$645.99		Frank Bryant	\$412.44				
David Beskid	\$645.33	\$69.68	Kimberly Hall	\$411.24				
Luis Hinds	\$644.35		Justin Cram	\$410.52				
Coleman White	\$639.80		Dorian Kirkpatrick	\$410.12				
Michael Todd	\$638.06		Ashley Coogle	\$408.97				
Chris Martell	\$637.96		Salvatore Giacchi	\$408.59				
Michelle Hampton	\$636.28		Benjamin Farkas	\$407.96				
Richard Wu	\$635.88		Jammie Deal	\$407.58				
Janice George	\$631.46		Sylvia Chojnacki	\$407.01				

Total Bonus Paid Out

\$485,312.71

Total A&H

\$17,356.31